

Do you have health and dental coverage elsewhere, such as under your parent's plan? If so, you can choose to

# OPT-OUT AND RECEIVE A REFUND ON STUDENT UNION HEALTH AND DENTAL PREMIUMS



**? QUESTIONS?**  
Contact your Health Plan Administrator at the Student Union office.

## HERE'S HOW TO DO IT...

**1** Begin by **registering** at **studentplans.hroffice.com**

**2** After you register, **log on to the site** and complete the process to opt-out of the plan — then you'll get your refund!

**3** Here's where you can **start the process to opt-out of the coverage** — just follow the steps.

**WHAT YOU'LL NEED**

- You need to identify your school program name from the drop-down list.
- Register using your school email address, not your personal email address.
- You will need to provide proof of coverage under a different health and dental plan.
- For direct deposit to your bank account, you will need your bank number, transit number and account number — which can be found on your personal cheques or bank statement.
- You will receive a confirmation email with your password when registration is completed.

**IMPORTANT**

When you register for the site, you will be given an access code/ logon ID. It's a combination of your school ID (3 characters) plus your student ID number.

Did you know? You can find your school ID at your Student Union website — just look for information about submitting claims to health and dental plans to find it.



**TIPS**

You will need to create a password.

Passwords should be:

- 8 – 12 characters.
- Contain one upper and one lower case letter.
- Contain one number and a special character.
- Can't be your logon ID or your first or last name.



**TIPS**

- Select Opt-out of Coverage to begin.
- Then, select Start to complete the Opt-out event.
- Here's where you need proof of alternative coverage!

**IMPORTANT**

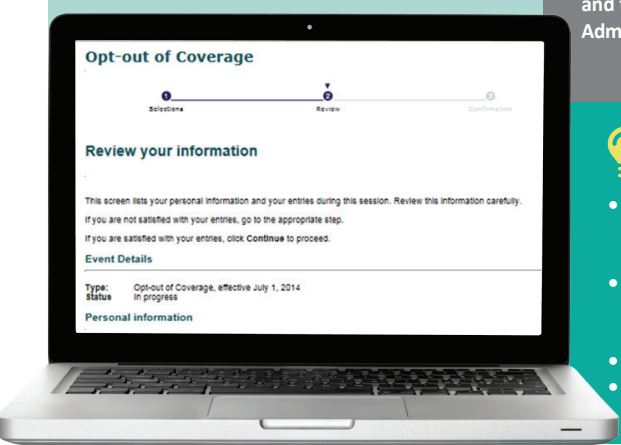
You must complete the 3-step process to get your refund.

- Selections – Select opt-out from the menu.
- Review – Take a look at your choices.
- Confirmation – Get a confirmation emailed to you and then you'll get your refund.

**4** **Review** – Take a look at your choices.

**IMPORTANT**

The final amount of the refund may vary depending on administrative fees applied by your school or Student Union. You can confirm your eligibility and the amount of your refund with a Health Plan Administrator at your Student Union.



**TIPS**

- Some Student Unions enable you to opt out of either health or dental coverage — so you may have a choice!
- You may need to provide proof of health and dental coverage — depending the plan provided by your Student Union.
- Review your personal information and choices.
- Remember, your personal information is confidential.

**5** If you are eligible for a refund and your Student Union uses electronic fund transfers, the refund can be deposited automatically into your bank account — **just add your banking information.**

**TIPS**

- Your bank number is four digits and always starts with zero.
  - The transit number is five digits.
  - The account number is a maximum of 11 digits.
- You can find this information on your bank statement or on one of your personal cheques.

FIRST/LAST NAME \_\_\_\_\_ 000  
1234 AVENUE ST  
CITY, PROV. Z12 121  
Tel. 555-555-5555

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
/ 100 DOLLARS

INSTITUTION NAME \_\_\_\_\_  
INSTITUTION FULL NAME  
WWW.BANK.COM  
1234 AVENUE ST  
CITY, PROV. Z12 121

MEMO \_\_\_\_\_

⑆ 0000 ⑆ ⑆ 0 234 ⑆ ⑆ 234 56 ⑆ ⑆ ? ⑆ ⑆

Transit #    Institution #    Account #

**6**

**IMPORTANT**

A confirmation email will be sent to your school email address when the opt-out process is completed. Remember to keep it for your records.

When you arrive at the confirmation page, you have successfully completed the opt-out process.

You will receive a refund after the conclusion of the opt-out period at your school and after all applications have been reviewed by your Health Plan Administrator.

